2,216,812.76

## THE CHURCHES AND TO-DAY'S SERVICES

Foreign Missions

REV. FLOYD W. TOMKINS.

carried on by individuals. St. Paul was the first great missionary, and through the centuries there were earnest men the centuries there were earnest men for the work so dear to them and to which many of their years and much of their strength have been given!

LOCAL CHURCH NOTICES

Christian to service and to worship, that churches began, as churches, to organize for distinctively missionary work.

Holy Comforter—Holy Communion at

and the others soon followed; and we and that in the eighteenth century many "boards" were created to give their whole time and attention to this their whole time and attention to this slorious service. Each denomination has a history of its own in this particular, and it is well for us to know that history, and indeed to follow not alone that one denominational history, but the whole history of Christian missions as carried on by the various churches. A good encyclopedia of missions will give any reader full information.

The clock. Evening prayer at 8. The rector, Rev. Walter Russell Bowie, D. D., will preach at both services.

St. James—Holy Communion, Litany and sermon at 11 o'clock. Evening prayer at 8. The rector, Rev. Walter Russell Bowie, D. D., will preach at both services.

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That which has led in modern times to foreign missionary work and made it possible is the growth of commerce, which has brought the nations nearer together and opened the way for Christian preaching. As men began to travel and ships went from one place to another all over the world the way opened for missionary activity. And this again led the Biblo societies to translate the dear Book into foreign languages, which enabled the missionaries to distribute this Word of God and teach people how to concerted effort to prepare men for foreign work in colleges and seminaries. Many colleges and seminaries. Many colleges in America became great missionary centers, and inen and women were touched by the spirit and offered then selves for the work so greatly needed. And then followed the creation of boards or committees whose business it should be to raise money, to send workers to special fields and to have a general oversight of the work. It was a following of the Apostle's cry: "Let all things be done in order," that is, systematically,

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Yet we must not think that missionary service is all a modern thing. It began in the Garden of Eden, when God sought Adam and called: "Where art thou?" It was emphasized in the cry of Christ: "Follow me." It is God's living power running through human experience and making every man know that he is his brother's keeper. And these general boards can never take the place of individual responsibility. Every Christian is called to be a missionary. The boards are of use only to regulate the work and see that it is done in the wisest way. I cannot lie back upon the board of my denomination and say: "The missionary work is cared for by the committee; I have nothing to do with it." I ought to have everything to do with it, for the board is mine; I am to help them and to see that their part of the work is rightly fulfilled. Every man, woman and child in the church is a member of God's great missionary society. We are all to play and study and give, each doing his part in spreading the good news and bringand give, each doing his part in spreading the good news and bring-ing nearer the Kingdom of God.

Grace BOARDS SHOULD USE GREATER CO-OPERATION

GREATER CO-OPERATION

It is rather a pity that our boards often work in isolation instead of co-operating and so avoiding duplication of effort or neglect of any land where the Gospel should be preached. One great board would be unwieldy. We must have our denominational committees, only they should work in harmony and consult together. For they are not rivals, but fellow-workers. Happily this fellowship is growing stronger, but there are some who still hold back. Let us seek to bring our boards more closely together and let us co-operate in every

growing stronger, but there are some who still hold back. Let us seek to bring our boards more closely together and let us co-operate in every way possible and pray one for another. This was the unity Christ prayed form that we should all worship alike or do our work alike, but that we should work in harmony, and so advance the cause of Christ.

The magazines published by the boards, which tell of the work done and give us news from the mission fields, should be taken and read by us all. There are some publications, like the splendid Record of Christian Work, published at Northfield, Mass, which bring us news from all the churches. Knowledge increases interest and enables us to give wisely and to pray with an earnestness which brings special needs before God. It is a wise plan, followed by some of our committees, to set forth certain missionary fields to be prayed for each day: China on Monday, Japan on Tuesday, Africa on Wednesday, etc. And when we pray with knowledge, having studied the work and the need in the land for which we pray, our prayers are sure to be more earnest.

Park Pince—Regular services at 11 o'clock. Union services at 11 o'clock. Will preach.

Park Pince—Regular services at 11 o'clock. Union services at 11 o'clock at 11 o'cloc

PRAYERS MORE EARNEST

WHEN MORE SPECIFIC

I doubt whether general petitions for missionary work are effective, because they are so vague and we hardly know what we want. But when I pray "for the hospital in Shanghai with its doctors and nurses," or "for Mr. Jones, a missionary in Tokyo," or "for Miss Smith, who is teaching little African children in Uganda," I feel my heart going out with my words, and in some way I may be sure that a blessing will come to the hospital or the missionary or the teacher because I have spoken the name before the loving King. Some of our boards have special hours when all Christians are asked to pray for largery missions. all Christians are asked to pray for coreign missions. The noon hour—

that hour when Christ hung upon the cross, an hour when all the business world takes a recess—is an excellent time for us to lift up our hearts wherever we may be for the spread of Christ's kingdom.

Every living church has its missionary committees. Sometimes there are two committees, one for domestic work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work, that is, work at home, and another for foreign work that is, work at home, and another for foreign work. The mission field. No one can know exactly how the work here or there should be done unless he has had personal experience, and there is no doubt but that mistakes are often made, through ignorance, by men on our committees who have never done any missionary work themselves. Some boards of which I have knowledge are herein sadly at fault, working upon theory rather than upon experience. It would be well to call home from the field and place in the home center some missionaries whose work has been blessed. What a vision they would have, and how wisely they would plan for the work so dear to the spread of Christ's kingdom.

The missionary work is so real and so intense that I believe the members of our boards should be men vho themselves have served in the foreign mission field. No one can know exactly how the work here or there should be done unless he has had personal experience, and there is no doubt but that mistakes are often made, through work themselves have never done any missionary work themselves have never

Holy Comforter—Holy Communion at 11 o'clock with sermon by the rector, Rev. W. E. Cox. Evening prayer and sermon at 8 o'clock.

St. Paul's—Litany and communion at 11 o'clock. Evening prayer at 8. The rector, Rev. Walter Russell Bowie, D.

Grace-Rev. W. H. Burkhardt, the GROWTH OF COMMERCE
AN AID TO MISSIONS
That which has led in modern times

Grace—Rev. W. H. Burkhardt, the rector, will preach at the usual 11 o'clock and 8 o'clock services. Holy
Communion will be celebrated at the

in which takes the place of the usual night Grace-Preaching at 11 o'clock and at 8 by the pastor, Rev. J. G. Unruh. Ginter Park-Preaching at 11 o'clock

ists" will be the subject of Dr. Mae lachlan's morning sermon. At night

### What Is the Soul?

The mysteries of the soul and the hereafter have been topics for investigation and discussion from times immemorial. What is the soul? Do we at death go to heaven or hell, paradise or purgatory? Or does death end it all?

Under the subject of "The World to Come, or The Other Side of Death," Evangelist W. C. Moffett will deliver an address at 8 o'clock Sunday night, February 3, in which a clear cut Bible answer to these questions will be given. This is the fifth of a series of lectures which are drawing large audiences of thinking people.

# Life Insurance Company of Virginia

HOME OFFICE: RICHMOND, VIRGINIA

Incorporated as a Stock Company by the State of Virginia in 1871

The Oldest, Largest, Strongest Southern Life Insurance Company

## Financial Condition December 31, 1917 **ASSETS**

Bonds and Mortgage Loans on Real Estate	112 000 007 40
Railroad and Street Railway Bonds	710,286,905.46
United States Bonds	316,622.29
State Bonds	331,500.00
Municipal Bonds Miscellaneous Bonds	183,030.00
Miscellaneous Bonds Real Estate	84,070.00
Real Estate	94,750.00
Bank and Trust Company Stocks	510,962.50
Bank and Trust Company Stocks	70,200.00
Miscellaneous Stocks Loans on Collateral	5,000.00
Loans on Collateral	81,000.00
Loans on Company's Policies.  Cash in Banks and Trust Companies on Interest	555,451.57
Cash in Banks and Trust Companies on Interest	613,962.75
Cash in Offices and in Banks not on Interest	31,626.82
Interest and Rents Due and Accrued	231,737.15
Net Uncollected and Deferred Premiums and Premium Notes and all other Assets	
Total Admitted Assets	
	\$16,560,439.04
LIABILITIES	
Reserve on Policies in ferror	
Reserve on Policies in force as computed by the Actuary of the Company	\$13,730,513,00
	010 110 00
Total Liabilities	
Capital Stock	\$14,343,626.28

We have examined the books and records of the LIFE INSURANCE COMPANY OF VIRGINIA for the year ending December 31, 1917, and have verified therefrom the above Statement of Assets and Liabilities at the close of business at the Home Office as of that date.

We have examined and verified the Bonds and Mortgage Loans on Real Estate, Collateral and Policy Loans, and Railroad, State, Municipal and other Bonds, Stocks and all other Investments owned by the Company or held as Collateral, and have proved that the Bonds and Stocks are valued in accordance with the Valuation of Securities adopted by the Committee of the National Convention of Insurance Commissioners and authorized to be used by Insurance Companies in their Annual Statements; and we have also proved that the Loans on Collateral are fully secured. We have counted the Cash on hand, and have verified the balances deposited with Banks and Trust Companies.

Surplus of Assets over Liabilities.....

The Reserve on Policies in force and other Actuarial Liabilities are certified by the Actuary of the Company. We have satisfied ourselves that all other Liabilities are duly provided for, and WE CERTIFY that the above Statement of Assets and Liabilities correctly sets forth the true financial condition of the Company on December 31, 1917. H. B. BOUDAR & SON, Certified Public Accountants.

Richmond, Va., January 17, 1918.

# Statement of Operations During 1917

Premium Income Increase in Premium Income..... Gross Income :.... 420,761.43 Increase in Gross Income ..... 5,300,939.61 Increase in Assets ..... 566,658.39 2,095,886.81

Insurance in Force ......\$131,790,562.00 Total Number of Policies in Force..... Increase in Number of Policies in Force ..... 766,709 Death Claims, etc., Paid to Policyholders ...... \$1,493,443.58

# Total Payments to Policyholders Since Organization, \$19,612,616.08

### Growth in Five-Year Periods

Year.	Gross Income for the Year.	Assets at End of Year.	Surplus, Including Capital Stock, at End of Year.	No. of Policies in Force at End of Year.	Outstanding Insurance at End of Year.
1902	\$1,388,248.16	\$1,271,380.71	\$ 251,753.58	308,667	\$ 34,416,331.00
1907	2,484,746.47	3,555,772.41	525,463.91	481,100	60,492,101.00
1912	3,536,652.48	8,470,628.54	1,478,002.19	600,566	85,963,852.00
1917	5,300,939.61	16,560,439.04	2,216,812.76	766,709	131,790,562.00

JOHN G. WALKER, President